

**Fill in this information to identify the case:**

Debtor 1 Christopher J. Cavalier

Debtor 2 Maragaret A. Cavalier  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania  
(State)

Case number 18-03303

**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**Statement / Response Date: 07/03/2025

**Name of creditor:** NewRez LLC d/b/a Shellpoint Mortgage Servicing **Court claim no. (if known):** 13

**Last 4 digits** of any number you use to identify the debtor's account: 5231

**Property address:** 4581 Manor Drive  
Number Street

Mechanicsburg, Pennsylvania 17055  
City State ZIP Code

**Part 2: Prepetition Default Payments***Check One:*

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment***Check one*

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 09/01/2025  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is: \_\_\_\_\_

- a. Total postpetition ongoing payments due: (a) \$0.00
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00
- c. **Total.** Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Craig A. Edelman

Date 07/08/2025

Signature

Print

Craig A. Edelman

First Name

Middle Name

Last Name

Title

Authorized Agent for NewRez  
LLC d/b/a Shellpoint Mortgage  
Servicing

Company

Bonial & Associates, P.C.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address

P.O. Box 9013

Number

Street

Addison, Texas 75001

City

State

ZIP Code

Contact phone

(972) 643-6600

Email

POCInquiries@BonialPC.com

## CERTIFICATE OF SERVICE OF FINAL CURE NOTICE

I hereby certify that a true and correct copy of the foregoing document has been filed with the court and served upon the following parties in interest on or before July 10, 2025 via U.S. Mail. All other parties in interest listed on the Notice of Electronic Filing have been served electronically.

**Debtor** *Via U.S. Mail*  
Christopher J. Cavalier  
4581 Manor Dr.  
Mechanicsburg, Pennsylvania 17055

**Debtor** *Via U.S. Mail*  
Maragaret A. Cavalier  
4581 Manor Dr.  
Mechanicsburg, Pennsylvania 17055

**Trustee**  
Jack N Zaharopoulos  
Standing Chapter 13 (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

**Debtor's Attorney**  
Chad J. Julius  
Jacobson, Julius & Harshberger  
8150 Derry Street  
Harrisburg, PA 17111  
Email: [cjulius@ljacobsonlaw.com](mailto:cjulius@ljacobsonlaw.com)

Respectfully Submitted,

/s/ Craig A. Edelman  
Craig A. Edelman